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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):

Breck, et al.

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Winter, John M.

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FACILITATING A TRANSACTION

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Arlington, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on November 4, 2004, of which this reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.